

OSHIIP News

Published by the Ohio Department of
Insurance to serve our dedicated
OSHIIP volunteers throughout Ohio

Medicare Coverage of Hospital Care



Your hospital status can affect how much you pay for the services you receive. Knowing how Medicare covers hospital care helps ensure that you ask the right questions to reduce your health care costs.

Understand how Medicare covers hospital services. Original Medicare has two parts: Part A (hospital insurance) and Part B (other medical insurance). Part A generally covers your inpatient hospital care, x-rays, and certain medications you receive during your hospital stay. Part B generally covers the physician services you receive (whether inpatient or outpatient), as well as outpatient hospital and ambulance services. Your health care costs are determined by which part of Medicare covers your hospital services.

Know whether you are receiving inpatient or outpatient hospital care. It is important to know whether you receive inpatient or outpatient hospital care to understand how your services are covered. Inpatient hospital care is care you receive as a formally admitted inpatient. Staying overnight in the hospital in itself does not make you a hospital inpatient. You have to be formally admitted into the hospital by an attending physician in order for your care to be considered inpatient hospital care. If you are not admitted into the hospital, the care you receive at a hospital will be considered outpatient care.

Know the cost-sharing rules for hospital stays, both inpatient and outpatient hospital care. If you have Original Medicare and are a hospital inpatient, your Part A costs depend on where you are in your hospital benefit period. As an inpatient, you owe a separate 20 percent coinsurance under Part B for all physician services (see page 3 and 4 for Part A and B costs).

Continued next page ⇨



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

News You Can Use



News you can Use:
Hospital Costs



OSHIIP
Answers to your Medicare questions

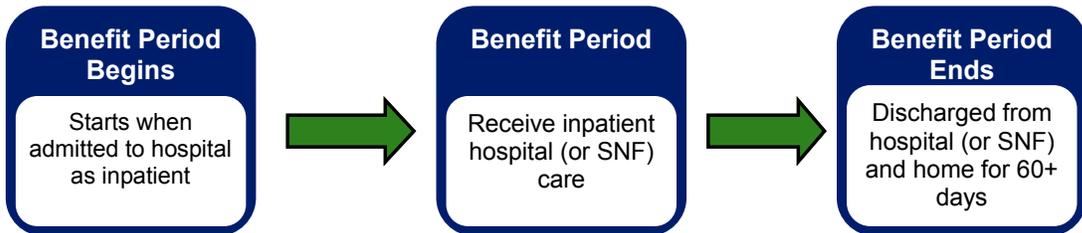
If I stay overnight, am I a hospital inpatient or outpatient?

This depends on the hospital’s decision regarding your care needs. If you are formally admitted into the hospital, you are considered an **inpatient**. If you are an **outpatient**, you might be kept in the hospital for monitoring, but you are not admitted as an inpatient. This is also called an **observation stay**. It is important to know whether you are under observation because it affects your costs.

Whether you are in the hospital under observation also affects your benefits once you leave the hospital. Observation stays can affect the **skilled nursing facility (SNF)** care you are eligible for after your hospital stay. Original Medicare requires a three-day hospital stay in the 30 days before you enter a SNF. Make sure you know if you meet these requirements before entering a SNF. The best way to find out if you are under observation is to ask the hospital staff. Ask family members or caregivers to ask on your behalf if you are unable to ask yourself.

Original Medicare Inpatient Hospital Costs

Part A covers inpatient hospital stays. Your costs depend on where you are in your **hospital benefit period**. A hospital benefit period begins when you are admitted to the hospital as an inpatient and ends when you have not received inpatient care for 60 days in a row.



The table below shows your costs based on your location in the hospital benefit period. Note that you pay separately for doctor services you receive as a hospital inpatient under Part B.

2015 Part A Inpatient Hospital Costs			
Inpatient Days 1-60	Inpatient Days 61-90	Inpatient Days 91-150 (Lifetime Reserve Days*)	Inpatient Days After Using Lifetime Reserve Days
\$0 coinsurance after \$1,260 deductible	\$315 per day	\$630 per day	Full cost

*Your 60 lifetime reserve days can be used only once during your lifetime and do not renew, but you do not have to use all of them at once.

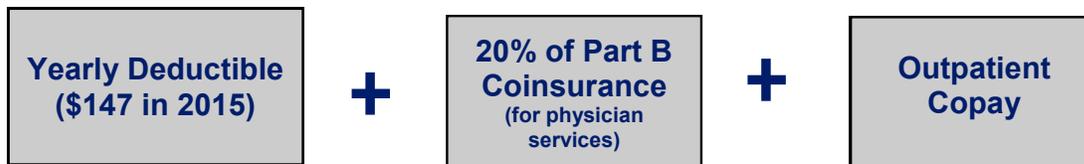
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The production of this document was supported by Grant No. 90ST1001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance (SHIP TA) Center and do not necessarily represent the official views of ACL.

News You Can Use...Cont'd



Original Medicare Outpatient Hospital Costs

Part B covers most outpatient hospital costs. Once you have met the Part B deductible, (\$147 in 2015) you have two kinds of costs when you are a hospital outpatient. These vary by service. You pay 20 percent of the costs of physician services you receive. You typically also have to pay a copayment for each outpatient service you receive, like an observation stay or same day surgery. These costs may include facility fees.



If you have Original Medicare with a Medigap Policy, your plan may fill in the costs you experience during an outpatient/ observation hospital stay.

If you have a Medicare Advantage Plan, your costs may look different than the costs listed above for Part B and on the previous page for Part A. Your plan may also not have the same restrictions regarding outpatient/observation care as Original Medicare. Contact your Medicare Advantage Plan for specifics on rules and costs.

How are prescription drugs covered while I'm in the hospital?

If you are an inpatient, medically necessary medications are covered under Part A. If you are an outpatient, Part B covers drugs prescribed for you during your time in the hospital; however, Part B does not cover drugs you routinely take (maintenance drugs). Many hospitals don't allow you to bring these medications with you from home, so you have to get the prescriptions through the hospital's pharmacy. These pharmacies are rarely part of a Part D Plan's network, so the drugs may be covered but at out-of-network prices. You pay the hospital directly, and then submit the hospital bill to your Part D Plan for reimbursement.

Note that you are responsible for the difference between what the hospital charged and what the Part D Plan pays in addition to any deductibles and copays you would normally pay.

Volunteer Feature

True SHIP Volunteer Frank Hucks calls OSHIIP and Central Ohio His Home Now

Five years in the SHIP program and three states later, OSHIIP is happy to have new Franklin County volunteer Frank Hucks as part of the OSHIIP team.

Frank grew up in South Carolina and Florida until 1990, when he moved to the Philadelphia area. He was introduced to the SHIP program when he started reading about Medicare before turning 65. "I found it a fairly confusing and complicated system!" says Frank. When he was just about to retire, he read a brochure from the Area Office on Aging in Pennsylvania about the SHIP program and decided to volunteer.

At APPRISE (the state health insurance assistance program in Pennsylvania), his volunteer duties included staffing the SHIP hotline once a week, and also helping with one-on-one and group counseling sessions during open enrollment.

Two years ago he moved to Lexington, Kentucky, and contacted the Kentucky SHIP. For that program he did one-on-one counseling, case work and a lot of Part D and Medicare Advantage comparisons. Also, he helped complete applications for LIS and MSP, in addition to SNAP (food stamps) applications.

Last fall he and his wife moved to the Columbus area, and he immediately called OSHIIP to be part of the program. He spoke to OSHIIP Outreach Specialist Becky Hayward, and after learning about all he did for the other SHIPs, she asked him if he wanted a temporary job on the OSHIIP hotline during open enrollment. Unfortunately he did not want a 40-hour a week paid-job, but fortunately, he did want to be an OSHIIP volunteer in Franklin County and never looked back.

Frank says he enjoys being a SHIP volunteer because he likes helping people that are often not in a good economic situation, and who are

not aware of the various ways they can save money. He is able to help them either through LIS, MSP or even just saving on a Part D cost comparison. "To just see the people smile and be happy because of the help is extremely satisfying," says Frank.

One of his most memorable cases occurred just after moving to Ohio. He met a beneficiary who was looking for a more economical Medicare

Supplemental Policy. When he met with her, he learned that she actually had a Medicare Advantage plan and a Med sup plan which she had been paying monthly premiums on for over a year and half! He helped her write a letter to the insurance company explaining the situation, saying they should have told her to dis-enroll from the Med Sup plan when they enrolled her in the MA plan. The company refunded her over \$4000 in premiums! "That was meaningful to this woman," says Frank.

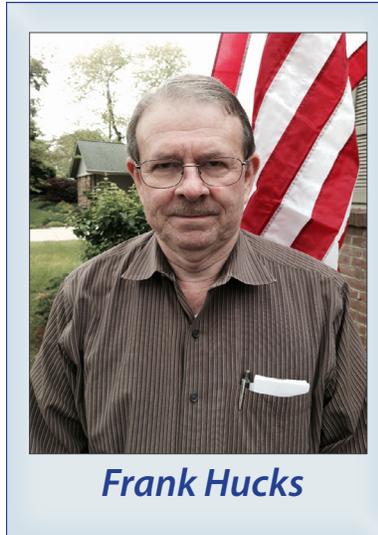
During his career, Frank worked in the construction business for 20 years, and then worked for an insurance company handling claims

for contractors. Today, he helps his wife care for their granddaughter, and helps with the cooking and shopping. They also enjoy exploring their new area of Central Ohio.

For OSHIIP, he spends a couple of days a week volunteering at the Central Ohio Area Agency on Aging. In addition he is often seen helping at OSHIIP events and counseling around the central Ohio area.

Frank offers this advice for those retired folks looking at volunteering for OSHIIP, "If you are looking for something to do where you want to be able to help people – economically and medical wise – it is a very satisfying way to be occupied."

Thank you Frank for all you do for Medicare beneficiaries! And Welcome to OSHIIP!



Frank Hucks

The OSHIIP Road Show: Volunteers Welcome!

Here's our list of public OSHIIP events you can attend. Attendance is voluntary and there's no need to register in advance. Just let the designated OSHIIP representative know you're there to lend a hand.

Medicare 101

Portage Co.

June 3 • 12:00 p.m.

Streetsboro Senior Center
9184 State Route 43
Streetsboro 44241

Logan Co.

June 19 • 11:30 a.m.

Green Hills Retirement Community
6557 US-68
West Liberty 43357

Logan Co.

June 30 • 2:00 p.m.

Shawnee Springs
400 Kristina Dr
Bellfontaine 43311

1-on-1 Counseling

Stark Co.

June 4 • 10 a.m. - 3 p.m.

Mercy Health Center of North Canton
6200 Whipple Ave N.W.
North Canton 44720

Stark Co.

June 11 • 10 a.m. - 3 p.m.

Lake Community YMCA
428 King Church Ave S.W.
Uniontown 44685

New to Medicare

Geauga Co.

June 3 • 6:30 p.m.

Geauga West Library
13455 Chillicothe Rd
Chesterland 44026

Presentation by Geauga Co Dept on Aging

Delaware Co.

June 10 • 10:00 a.m. &

June 24 • 6:00 p.m.

SourcePoint
800 Cheshire Rd
Delaware 43015

New to Medicare...Cont'd

Summit Co.

June 16 • 6:30 p.m.

Nordonia Hills Branch Library
Akron-Summit County Public Library
9458 Olde Eight Rd
Northfield 44067

OPERS Connector Readiness

Mahoning Co.

June 24 • 1:00 p.m.

Austintown Senior Center
112 Westchester Drive
Austintown 44515

Medicare 101 for PERI*

Pickaway Co.

June 1 • 1:00 p.m.

Circleville Presbyterian Church
134 E Mound St
Circleville 43133

Clark Co.

June 2 • 12:00 p.m.

Tea Berries
1600 E Leffel Lane
Springfield 45505

Ashtabula Co.

June 5 • 11:30 a.m.

Rivalry's Restaurant (inside Ramada Inn)
1860 Austinburg Rd
Austinburg 44010

Lucas Co.

June 25 • 1:00 p.m.

Oregon Fire Hall #1
5002 Seaman Rd
Oregon 43616

**P.E.R.I. is Public Employee Retirees, Inc., the political action association for OPERS retirees.*

Volunteer Trainings for 2015

Refresher Training

Huron Co. • July 14

9 a.m. - 12 p.m.
Fisher Titus Medical Center
272 Benedict Ave
Norwalk 44857

Lake Co. • July 21

10 a.m. - 1 p.m.
Lake County Council on Aging
8520 East Ave
Mentor 44060

Medina Co. • July 23

9 a.m. - 12 p.m.
Soprema Senior Center
617 School Dr
Wadsworth 44281

Franklin Co. • August 6

9 a.m. - 1 p.m. and 1 p.m. - 4 p.m.
Wexner Heritage Village
1111 E Main S1151 College Ave
Columbus 43209

Stark Co. • August 19

10 a.m. - 1 p.m.
Mercy Medical Center
1320 Mercy Dr NW
Canton 44708

Cuyahoga Co. • August 20

9 a.m. - 12 p.m.
Cleveland Heights Senior Center
1 Monticello Blvd
Cleveland Heights 44118

Delaware Co. • August 20

9 a.m. - 12 p.m.
Delaware Council for Older Adults
800 Cheshire Rd
Delaware 43015

Clark Co. • August 25

9 a.m. - 12 p.m.
Courtyard Springfield Downtown
100 S Fountain Ave
Springfield 45502

Scioto Co. • August 26

9 a.m. - 12 p.m.
Potter's House Ministry
5409 Winchester Ave
Portsmouth 45662

Complete Training

Lucas Co. • Starts June 2

June 2, 9, 16, 23 (9 a.m. - 3 p.m.)
& July 28 (10 a.m. - 12 p.m.)
Area Agency on Aging of NW Ohio
2155 Arlington Ave, Toledo 43609

Clinton Co. • Starts June 2

June 2, 9, 16, 30 (9 a.m. - 3 p.m.)
Clinton County Senior Center
717 N Nelson Ave, Wilmington 45117

Franklin Co. • Starts June 4

June 4, 11, 18, 25 (9 a.m. - 3 p.m.)
& August 6 (9 a.m. - 12 p.m.)
Wexner Heritage Village
1151 College Ave, Columbus 43209

Lake Co. • Starts June 9

June 9, 16, 23, 30 (9 a.m. - 3 p.m.)
& August 4 (10 a.m. - 12 p.m.)
Lake County Council on Aging
8520 East Ave, Mentor 44060

Montgomery Co. • Starts July 7

July 7, 14, 21, 28 (9 a.m. - 3 p.m.)
& August 25 (1 p.m. - 3 p.m.)
Grace Brethren Village
1010 Taywood Rd, Englewood 45322

Cuyahoga Co. • Starts August 11

August 11, 18, 25, & September 1 (9 a.m. - 3 p.m.)
& September 29 (10 a.m. - 12 p.m.)
Rocky River Senior Center
21014 Hilliard Blvd, Rocky River 44116

Franklin Co. • Starts September 1

September 1, 8, 15, 22 (9 a.m. - 3 p.m.)
& October 27 (9 a.m. - 12 p.m.)
State Library of Ohio
274 E 1st Ave, Columbus 43201

Register for all face-to-face training at:
<http://www.insurance.ohio.gov/Consumer/OSHIIP/SitePages/training.aspx>

For a complete listing of all new volunteer trainings:
http://insurance.ohio.gov/Consumer/OSHIIP/Documents/complete_training_flyer.pdf

New Crew



Ashtabula Co.

Gale Justice

Belmont Co.

Barbara Smith

Our list of new volunteers who were recently trained and certified.

Welcome aboard!

Delaware Co.

Diane Miller

Fairfield Co.

Mary Ann Bowers

Kathy Gossel

Jolena Kelly

Jolyn Pugh

Huron Co.

Brittany Schneider

Medina Co.

Kimberly Mullin

Stark Co.

Andrew Brickley

Cullen Hardman

Lesa Metz

Ashok Modi

Susan Munford-Amison

Natatia Peterson

Jennifer Stranger

Kelli Yoder

Summit Co.

Amanda Bowling

Rebecca Carlson

Tuscarawas Co.

Lorie Hershberger

Webinar training

OSHIIP hosts webinars each month. Choose a convenient session and get great information. You just need a computer and phone to participate.

Call 1-877-820-7831 • Enter passcode 896960

Social Security Updates

Tuesday June 23 and Thursday June 25

June 23rd 2 p.m.: <https://attendee.gotowebinar.com/register/4263392985486821122>

June 25th 10 a.m.: <https://attendee.gotowebinar.com/register/6857678576596427010>

⇒ More webinar links may appear in OSHIIP's Weekly Email. Check it out. [Read our recent posts.](#)

Our progress as of June 2015!!

OSHIIP 2015 GOALS



OSHIIP

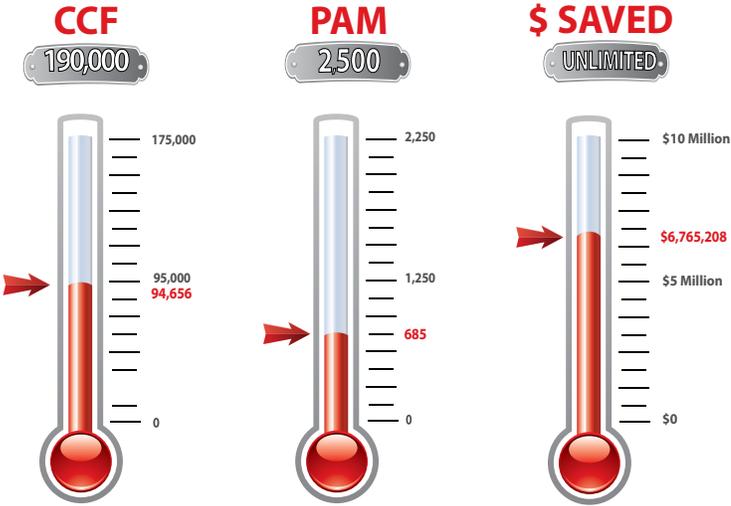
Answers to your Medicare questions

1-888-686-VOLS (686-8657)



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created or produced by Ohio with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare agency.



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